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A20010021  
IBM Docket No. RSW920000102US1J1046 U.S. PRO  
09/827075  
04/05/01

## In the United States Patent and Trademark Office Patent Application Transmittal

*Transmitted herewith for filing is the Patent Application of:*

Inventors(s): Mark E. Peters

For: **Enhanced Protection for Account-Based Transactions Through the Use of  
Personal Authorization Criteria**

Assignee Name: International Business Machines Corporation

Assignee Residence: Armonk, New York

*Enclosed are*

23 pages of specification, including 11 claims, plus 5 sheets of **Formal** drawings.

An assignment to International Business Machines Corporation, Armonk, New York 10504.

A certified copy of a/an application.

Declaration and Power of Attorney.

PTO-1449 & references

A return post card

Other:

*Filing Fee Calculation (For Other Than Small Entity)*

Basic Fee:					\$710.00
Claims Fees:	Filed	Limit	Extra		Rate per Extra
Total claims:	11	20	0		\$18.00
Independent claims:	4	3	1		\$80.00
1	Multiple Dependent Claim Presented			\$270.00	\$270.00
				<b>Total</b>	<b>\$1,060.00</b>

Please charge the Deposit Account identified below for the **Total** set forth above. The Commissioner is authorized to charge payment of any additional filing fees required under 37 CFR §1.16 and any patent application processing fees under 37 CFR §1.17 or to credit any overpayment to the identified account. A duplicate copy of this sheet is enclosed.

<b>Express Mail Certificate</b>	
Mail Label Number:	EK873465452US
Date:	April 5, 2001
I hereby certify that I am depositing the papers identified above with the U.S. Postal Service "Express Mail Post Office to Address" service on the above date, addressed to the Assistant Commissioner for Patents, Washington, DC 20231	
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